Receipt date: 11/13/2009

PTO/SB/08A(04-07)
Modified form approved for use through 09/30/2007, OMB 551-0031

Under the Paperwork Reduction Act of	1995, no persons are required to respond to a	collection of information unless it contains a valid OMB control number.	
Substitute for form 1449A/PTO	Complete if Known		
	Application Number	10/574,546	
INFORMATION DISCLOSURE	Filing Date	October 10, 2004	
STATEMENT BY APPLICANT	First Named Inventor	Saar Wilf	
(Use as many sheets as necessary)	Group Art Unit	3685	
	Examiner Name	James Nigh	
Sheet 1 of 1	Attorney Docket No: 2043.560US1		

US PATENT DOCUMENTS USP Document Number Publication Date Name of Patentee or Applicant of cited Document Filing Date Examine Initial ' If Appropriate US-5,883,810 03/16/1999 Franklin, D. C, et al. 09/24/1997 US-6,157,707 12/05/2000 Baulier, Gerald D, et al. 04/02/1999 US-6,783,065 08/31/2004 Spitz., C. P, et al. 03/12/2001

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	Т 1	

OTHER DOCUMENTS – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
	Statement in accordance with the Notification from the European Patent Office dated 1			
	October 2007 concerning business methods, XP002456252, (1 October, 2007), 592-593			
	GHOSH, et al., "Credit Card Fraud Detection witha Neural-Network", <u>IEEE.</u> , (1994), 621-630			
	PIAS, et al., "Securingthe Internet Metering and Billing", IEE, (2002), 1603-1607			
	RICHARDSON, ROBERT, "Neural Networks Compared to Statistical Techniques", <u>IIEE</u> , (1997), 89-95			
	WAGGONER., DARREN, "New Strides in Fraud-Free Online Shopping Collections &			
	CreditRisk,", (2002), 20, 22 and24			

EXAMINER /James Nigh/ DATE CONSIDERED 01/18/2010